

**BANCSTAR, INC.**

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 1097445	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$90	\$89	-0.8%		
Loans	\$69	\$71	2.9%		
Construction & development	\$2	\$1	-60.4%		
Closed-end 1-4 family residential	\$28	\$29	3.7%		
Home equity	\$0	\$0	6.8%		
Credit card	\$0	\$0			
Other consumer	\$7	\$7	3.6%		
Commercial & Industrial	\$6	\$3	-43.9%		
Commercial real estate	\$6	\$8	24.7%		
Unused commitments	\$9	\$10	11.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$1	-25.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$9	\$11	19.1%		
Cash & balances due	\$8	\$4	-54.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$82	\$81	-0.8%		
Deposits	\$81	\$81	-0.5%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$8	\$8	-1.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.8%	8.5%	--		
Tier 1 risk based capital ratio	12.8%	12.1%	--		
Total risk based capital ratio	14.0%	13.4%	--		
Return on equity <sup>1</sup>	5.6%	-4.2%	--		
Return on assets <sup>1</sup>	0.5%	-0.4%	--		
Net interest margin <sup>1</sup>	4.8%	4.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	302.9%	1943.4%	--		
Loss provision to net charge-offs (qtr)	100.4%	66.2%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.5%	4.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.2%	0.5%	10.7%	0.0%	--
Closed-end 1-4 family residential	0.6%	0.2%	0.1%	1.9%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.1%	0.0%	0.2%	--
Commercial & Industrial	0.0%	0.0%	0.2%	0.1%	--
Commercial real estate	3.2%	0.0%	0.0%	2.7%	--
Total loans	0.6%	0.1%	0.4%	1.1%	--